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UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY
HONORABLE MICHAEL D. KAPLAN

In Re: : CASE NO: 19-33155
DAWN M. BALL : CHAPTER 13
Debtor(s) : HEARING DATE: 4/28/20

CERTIFICATION OF DEBTOR

Dawn M. Ball, upon her certification says:

1. I am the debtor in the above matter.
2. As a result of the coronavirus, I am currently on furlough and I am getting unemployment of \$367 per week which substantially reduces my income.
3. Therefore, it is impossible for me to increase my trustee payments due to Covid-19. I will pay back the mortgage company arrears but I should not have to pay guc's anything based on my current change of circumstances.
4. I hereby certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false I am subject to punishment.

Dated: 4/23/20

/s/ DAWN M. BALL
DAWN M. BALL
Debtor